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ABSTRACT

Unemployment and the resulting financial hardships which occur are among the most difficult circumstances imposed upon families. A study was undertaken to identify the sources and degree of stress experienced by families affected by economic displacement through unemployment. A sample of unemployed families (N=146) responded to components of the Family Inventory of Life Events which dealt with the stressors present in their family life during a period of unemployment. Data were analyzed according to level of stress, length of unemployment, educational level of head of household, age of respondent, and family income level. The results indicated that there were widely varying sources of stress among the families, some of which could be directly attributed to the status of unemployment. Family income level and age were significantly correlated to level of stress present. Over one-half of the families reported increased strains to meet costs of food, clothing, and energy and medical/dental expenses. At least 20 percent of respondents reported increased marital conflicts; parent-child conflicts; and increased borrowing, unresolved conflicts, and educational expenses. Less than 10 percent of subjects reported problems of increases in alcohol or drug use, separation or divorce, relocation, legal violations, physical or sexual abuse, runaways, or child problems at school. These findings have implications for persons involved in helping to ameliorate the stressors present for economically displaced families. A two-page list of references and two tables giving the problems most frequently and those not frequently encountered by economically displaced families are appended. (NB)

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FAMILY STRESS AMONG THE UNEMPLOYED: STRATEGIES FOR SUPPORT[1]

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1. The data being reported in this paper are part of a larger study designed to acertain possible areas of focus for re-education/retraining programs for economically displaced adults. The study was supported by a grant from the State of Iowa to the University of Northern Iowa Faculty Reseasrch Allocation Funds and was completed in cooperation with the Division of Continuing Education and the Center for Social and Behavioral Research, University of Northern Iowa.

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FAMILY STRESS AMONG THE UNEMPLOYED: STRATEGIES FOR SUPPORT

ABSTRACT

This paper reports the results of a study designed to identify sources of stress for families who have experienced economic displacement through loss of employment. Using FILE (McCubbin, et. al, 1981) a sample of families (n=146) were asked to respond to questions about the stressors present in their family life during a period of unemployment. Data were analysed according to level of stress, length of unemployment, educational level of head of household, age of respondant and family income level. Results indicate widely varying sources of stress among these families, some of which are directly attributable to the status of unemployment. Family income level and age were significantly correlated to level of stress present. The data are interpreted in reference to the applicative value of the findings for programs designed to ameliorate the stressors present for economically displaced families.

INTRODUCTION

Unemployment and the resulting financial hardships which occur are among the most difficult circumstances imposed upon families. There is a pervasive sense of loss of control, uncertainty regarding the future, and victimization. The current farm related economic downturns represent the severest national economic crisis since the Great Depression. Because of the relative recent occurrance of this event, there is little research presently available to call upon to assist in understanding what the effects of economic displacement are for families who are experiencing this event in present times. However, we do have some rudimentary knowledge about economically related family stress and its effects upon family functioning.

In addition to the financial deprivation which occurs with job loss there is a concurrent psychological impact which affects all members of the family. Work is known to be a fundimental part of the adult experience and plays a significant role in economic, social and psychological well being (Faber, 1973). Thus, the first effect of job loss is an assault on the self esteem of the individual who has experienced it. This seems to be true whether the individual lost the job through misbehavior or through economic events which forced cutbacks in the labor force. High levels of anxiety, depression and hostility affect job-losers, and recent evidence suggests that these feelings spill over onto the spouse of the unemployed (Liem & Rayman, 1984), although to a lesser degree than that experienced by the

individual who has lost a job. There is also evidence to suggest that children are affected by parental job loss, and manifest symptoms of depression and isolation similar to those of their parents (Madge, 1983). Adolescents in particular may feel acute embarassment when parents become unemployed and the stigma they attach to this event can affect both peer and parental relationships.

Several researchers (Borrero, 1980; Briar, 1978) have identified psychological stages or phases which the unemployed go through when they slip into long term unemployment (>6 months). These stages correspond to the grief reactions experienced by individuals who experience a major loss, and include denial, isolation, anger, depression and acceptance. Responses by families who are experiencing economic displacement will likely vary according to the stage of the experience in which they happen to be presently engaged.

Related to the psychological impact of job loss are the social changes which occur. Work serves numerous social purposes which include interaction with others, the formation of friendships, acquisition of a level of social status, and influence upon lifestyle. Thus, in addition to a loss of personal identity, the individual who experiences economic displacement also experiences a loss of social identity.

On a macro level, communities who have experienced severe job losses become depressed themselves. Individuals residing within these communities are more likely to encounter rising crime rates (Brenner, 1976; DeBusschere, 1977), physical and

mental deterioration of a sufficiently high degree to increase the incidence of hospitalization for related illnesses of alcoholism, drug abuse and family violence (Catalano, Dooley & Jackson, 1981) as well as an increased risk of physical illness among children (Margolis & Farran, 1981) and an overall lessening of the quality of life for families living in economically depressed communities.

Family roles and relationships can suffer dramatically from the experience of economic displacement. In addition to the loss of the role of major economic provider which is primary to the male identity within the family, unemployed fathers loose authority and respect in the eyes of their children and spouses. One study found that men who enjoy their work are significantly happier in their family relationships than those who are dissatisfied with their jobs (Staines, 1980). If so, it is possible that being unemployed could create dissatisfaction with the roles and relationships in the family. At the very least, having a husband at home all day long is an extremely difficult adjustment for a wife to have to make.

Overall, it appears that the husband's role performance and supportiveness in the family are diminished during the first months of job loss, and the wife's supportiveness and role performance deteriorate after several more months, ultimately leading to considerable stress for both by about the fourth month of unemployment (Liem and Rayman, 1982). The increased incidence of alcohol and drug abuse leading to exacerbation of other family problems such as spousal and child abuse has been noted

in virtually every research study on the social and familial effects of job loss, and some have suggested that the frustrations associated with job loss may contribute to a general increase in levels of violence (Steinmetz & Straus, 1974).

THE PRESENT STUDY

The study being reported in this paper was designed to identify the sources and degree of stress present for families having experienced economic displacement. The purpose of the investigation was to identify specific stressors present for the families, to acertain the degree of overall unemployment related stress, and to determine the extent to which educational level, income level and length of unemployment influenced the amount of overall stress being reported. The research questions included:

1. What areas of family life are most affected by loss of employment?

2. To what degree are economically displaced families stressed overall?

3. Do educational level, income level, length of unemployment or age affect the overall amount of stress being experienced by economically displaced families?

METHOD

Potential participants for the study were identified from unemployment records of major agri-business employers in a region of the United States experiencing major economic displacement as a result of downturns in the farm economy. Because of the sensitivity surrounding job loss, those industries agreeing to

cooperate in the study required a double blind method of data collection using a mail survey.

A questionnaire concerning various aspects of unemployment was designed, piloted and revised prior to delivery to the cooperating businesses who then affixed mailing labels and sent them out. No personal contact either through an introductory telephone call or follow-up on unreturned questionnaires was permitted.

The sample for this study consisted of families in the midwestern United States who had experienced loss of employment and who, by identification of employment records of cooperating industries, were available for participation in the study. There were no other criteria for participation in the study.

Data identifying the particular stressors present for participant families were obtained using components of the Family Inventory of Life Events (FILE) (McCubbin, et al, 1981). This instrument is designed to identify particular stress-producing life events and to assess the overall level of stress present within the family. The alpha reliability for this instrument ranges from .16 for the subscale measuring stress within the marital relationship to .81 for the overall assessment of stress level present. The test/retest reliability ranges from .64 for the financial stress subscale to .84 for the pregnancy stress subscale, with an overall stress level reliability of .80. Individual items within each subscale are weighted according to their relative impact upon the overall stress level present. A

total stress score is possible by summing the values for each stressor present. In general, higher scores (>150) place families "at risk" for stress related illness or other stress related problems to arise, particularily if the score is maintained over a period of one or more years.

RESULTS

Eight hundred questionnaires were circiulated to potential participants in this study. Two hundred five were returned and 146 provided useable data. Included among the non-useable data were 59 questionnaires which were marked as undeliverable by the postal service. The overall response rate (of useable data) was 19.7%, yielding a sample size of 146 economically displaced families.

The demographic characteristics of the sample (N= 108 male respondents; 32 female respondents and 6 unknown) indicate an age range of 23 to 64 years (X=46.48; S.D.=11.91), average educational level in the range of having completed some technical or vocational schooling, and 89% having been most recently employed in skilled (19%), semi-skilled (19%), or non-skilled (51%) occupations. Seventy-six percent of the respondents were presently married, 6% separated/divorced, 4% widowed and 12% never married. The average income range was $12-24,000 per year. Twenty seven percent of the families reported having children under age 13, 23% reported having children between the aged of 13 and 17, and 93% reported a household composition which included individuals over age 18. The length of unemploy-

ment ranged from one to 160 weeks (X=35.84; S.D.=26.51).

Responses to the FILE instrument identify the sources of stress present for responding families. Table One describes the sources of stress identified by >10% of the families. More than 50% of the families identified increased strains to meet costs of food, clothing and energy and medical/dental expenses, and 20% or more identified increased conflicts between husband and wife, and between parents and children, increases in the number of unresolved issues, increased borrowing and increased educational expenses as stressors. Between 10% and 19% report increased conflict among children, increased time away from home, increased disagreement about outside friendships, increased conflicts with relatives, increased problems with sexual relationship between spouses, problems in obtaining public assistance and increasing numbers of debts, delays in receiving public assistance, serious illness, additions to the household and increased difficulties with teenagers.

Insert Table 1

Table Two identifies those stressors experienced by <10% of the families. These include increase in the use of alcohol or drugs, increased difficulty with other than adolescent children, separation or divorce, increased difficulties with a former spouse, relocation, change in school, increased responsibility for older family members, problems with child care, experiences with violations of the law, physical or sexual abuse, family member running away and child school problems.

Insert Table 2

A determination of the overall stress level being experienced by these families was made by creating a sum score of the weighted values for those items identified as problematic by the respondants. Possible weights range from 21 to 79. Possible sum scores range from 0 (no stress present) to 1578. For this sample, the scores ranged from a minimum of 76 to a maximum of 887 (X=240.218; S.D.=167.82), with a constant weight of 55 added to each score to reflect the sample status of unemployed. As a group, these families are at risk for the development of further stress related physical and emotional problems.

Further analysis of the data using a t-test to determine the effects of educational level (<technical school education and > technical school education) and length of unemployment (<26 weeks and >26 weeks) upon stress levels revealed no significant differences between these groups. Analysis of variance between income levels (group 1: <$12,000/yr.; group 2: 12-24,999/yr.; and group 3: >25,000/yr) was significant ($F(2,145)=6.12$; $p<.002$) between groups 1 and 2 with group 1 having higher levels of stress, and between group 1 and 3, again with group 1 having the higher level of stress. There were no significant differences between groups two and three.

A variance/covariance matrix of stress responses with age in years as the intercepting variable revealed that age can predict levels of stress being experienced ($F(1,145)=25.75$; $p<.0001$).

This finding suggests that the older one is when experiencing job loss, the greater the stress level which results.

The Cronbach alpha reliability for the FILE instrument was reported as .81 overall. The reliability estimate for this sample is .793.

DISCUSSION

Stress in the family has been extensively studied in a effort to further understand why some families cope with stress better than others. The ABC-X Model first proposed by Reuben Hill (1949), and further refined into the Double ABC-X Model by McCubbin and Patterson (1982, 1983) assists in conceptualizing and understanding the character and effects of family stress. This theory suggests that stress experienced by any particular life event is a result of the interaction between the stressor itself (as the family defines it), the family coping patterns and the resources available. This model suggests that family stress is not a readily defined variable, but rather is a result of a complex series of interactions. What may be an enormous stressor for one family may be of considerably less significance to another, depending upon the definition of the event, the effectiveness of the family coping patterns and the resources available.

Some of the stressors identified with unemployment were expected to be present for this sample. Thus it was not surpris-

ing to find those stressors directly associated with financial concerns, including public assistance, to be among the most prevalent. It was also expected that increased levels of overall conflict would occur as a result of the financial stress being felt, and this would spill over into the sexual relationship between husbands and wives and also into increased difficulty with teen aged children. Fourteen percent of the families reported experiencing a serious illness during the previous year. While a direct cause and effect relationship between the presence of economic stress and serious illness is impossible to acertain, this sample manifested sufficiently high degrees of overall stress to be catagorized at substantial risk for serious illness to develop.

It was interesting that many families reported an increased number of debts and increased borrowing to meet rising expenses. Unless these findings reflect simple increases in the cost of living, it would appear that some families do not adapt to a reduction in income by concurrent reduction in spending patterns and expenses. These families may not be employing appropriate or successful coping stradegies to adapt to their financial crisis.

While increases in educational expenses are a possibly unwanted burden and additional stressor, this particular variable also may indicate a positive coping stradegy for that small percentage of families who elected to obtain additional education, likely in hope of enhancing employment opportunities for the future. For these families, adding a negative stressor(in-

creased expense) in addition to a stressor associated with returning to school may enable a feeling of positive action toward an ultimate improvement in overall well being. These may be the families who perceive negative occurrances as opportunities for positive growth.

Identification of the problems which families did not encounter reveal some interesting findings. Economic crisis is known to be positivly correlated with increases in divorce, increased use of alcohol and/or drugs and increased family violence, yet less than 10% of the families in this sample reported these family occurrences. There are several potential explanations for these results. It is likely that these families did not perceive divorce as a viable solution, particularily at this time, since dividing an already decreased income would not enhance the family overall well being. It is possible that divorce would become more likely if increases in family conflict and other sources of stress were to occur. Additionally, the present economic displacement may be perceived as a temoporary problem which the family perceives itself as able to evercome, and family members may have made a subconscious (or conscious) decision to "weather the storm together".

The failure to find significant numbers of families reporting increased use of alcohol or drugs or experiences with family violence refutes earlier evidence to the contrary. It is possible (but not likely) that those families responding to this study are characterstically different from economically displaced

families in general on some trait of family functioning which would place them into a special catagory of families. It is also possible that these families are not answering these questions accurately because there have been experiences with family violence and drug/alcohol abuse throughout the family history, and the presence of economic stress has not, of itself, caused these occurences to increase. However, the low incidence of problems with the law, and family members runing away from home tend to support a finding of low incidence of family violence and drug/alcohol abuse. These results taken together permit a conclusion that these families may be coping with economic displacement without resorting to drug/alcohol abuse or family violence as a mechanism for venting frustrations.

The finding that neither educational level nor length of unemployment affected stress levels is curious. It would be expected that the higher the educational level the greater the potential resources available to cope with the crisis as well as the greater the innate ability to cope with crisis. Previously cited research also suggests that length of unemployment affects response to the crisis, and as the time increases, the ability to cope is significantly decreased. That finding was not substantiated in this study, and may reflect either the presence of positive coping stradegies already in place for these families, or a successful adjustment to the unemployment condition.

It was expected that lower income level families would experience significantly higher levels of stress when suffering

economic crisis than those having higher income levels. Families having higher incomes may also have more than one wage earner present, thus mitigating the effects of economic displacement and reducing the stress level. Families having higher income levels may also be able to purchase resources which would assist in solving their economic problems.

The relationship of age to levels of stress reflects the life circumstances of the individual who experiences economic crisis. The younger one is, the less likely h/she is to have family obligations and accumulated financial responsibilities, less engagement into the social community and more optomism about the possibilities for future jobs. Older individuals, on the other hand, are more likely to be established in a community and less willing to move away for economic reasons, are also more likely to have greater family responsibilities and financial obligations such as a home mortgage, and a realization that employment possibilities become more limited as one grows older. It seems that the overall consequences of unemployment grow darker as one increases in age.

IMPLICATIONS FOR FAMILY SERVICE PROFESSIONALS

The findings from this study assist in understanding some of the consequences of job loss and how the resulting stress may be manifest in family relationships. There are several immediate implications of these data:

1. Families need assistance with managing the financial circumstances which result from reduced income. This includes

assistance with managing the public welfare system as well as advice about how to adjust living circumstances to more closely match income level.

2. Conflicts within the family appear to be rather pervasive, and suggest that information about the constructive management of conflict and frustration would be warranted.

3. Families should also be helped to identify the positive potential of their circumstances. This may include careful consideration of job retraining possibilities.

4. While the increased use of alcohol and drugs and increased incidence of family violence were not present for this sample, it is important to remember that these are not uncommon responses to increased family stress, and the family professional should remain aware of the possibility that some families may be experiencing these phenomena.

5. It is important to recognize the relationship of age to job loss, and to be mindful of the special concerns which are present for older adults who suffer economic displacement.

It is also recognized that job loss is experienced on several levels within the family, and the responses to it vary accordingly. The following are suggestions to assist the unemployed individual in coping with the crisis:

1. Keep working at finding another job, and have that endeavor become a temporary full time job. This effort includes structed time each day devoted to this effort. Engaging in this activity will help the unemployed person to feel less helpless and more in control and tend to lessen the depression which

he/she may be feeling.

2. Maintain contacts with friends and former co-workers.

3. Network with other employed people.

4. Apply for available and appropriate financial assistance before all savings and resources are depleted.

5. Keep physically healthy.

6. Use extra time to become involved in community projects. This will increase self esteem and may also open the door to employment opportunities.

7. Share information with the family, including the frustrations. The crisis may strengthen the family ties, and this can help to mitigate the effects of unemployment.

In addition to the individual responses to unemployment, the family as a group has particualr responses to economic crisis which may be uniquely supportive to the individual. Families can deal more positively with unemployment by:

1. Understanding and openly discussing the normal feelings of anger, self blame and depression which are all part of the experience of economic crisis. Family professionals may be in a position to facilitate this process.

2. Establishing support networks outside the family group. This can help to relieve some of the burden of the crisis for individual famiy members.

3. Continuing the normal routine of family life, schedules and activities as much as possible. This continuity helps to underscore that the condition of unemployment is a temporary one.

4. Not encouraging the unemployed person to assume additional family responsibilities such as child care and household chores. It is more important to assume a temporary full time job of looking for new employment.

5. Encouraging family affection, appreciation, laughter and play times to maintain the sense of a strong family and to keep the employment crisis in perspective relative to the family.

Economic crisis can be devestating for the family as a group and for the individual family member experiencing it. However, families are strong systems which can withstand uncommon stress. It is important for family service professionals to assist families in identifying their strengths and inherent abilities to cope with job loss, and to encourage families to use these traits as positive coping mechanisms which will assist in surviving the present crisis intact, and will also serve as a learning experience for future problems.

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Table 1

Most frequent problems reported (>10%) by economically displaced families (N=146)[1]

Problem	Percent reporting
Increased strain to meet costs of food, clothing and energy (21)	64%
Increased strain to meet medical/dental expenses (23)	50
Increase in number of issues remaining unresolved (43)	35
Increased conflict between husband and wife (53)	27
Increased conflict between parents and children (45)	25
Increase in educational expenses (22)	24
Increased borrowing to meet rising expenses (29)	22
Increased conflict among children (48)	19
Obtaining public assistance (55)	18
Increased problems with sexual relationship between husband and wife (58)	18
Increased disagreement among family members about outside friendships (36)	16
Increase in number of debts (31)	16
Delays in receiving public assistance (41)	16
Increased time away from home (25)	15
Serious illness (44)	14
Increased conflict with inlaws (40)	11
New person added to household (42)	11
Increased difficulties with teenagers (55)	10

[1] Number in parentheses indicates relative weight assigned to this problem

Table 2

Problems not frequently encountered (<10%) by families[1] (N=146)

Problem	Percent reporting
Relocation (43)	9%
Expereinced a separation or divorce (79)	9
Increased difficulty with other than teen aged children (39)	8
Increase in the use of alcohol or drugs (66)	8
Return to school after extended absence (38)	8
Increased responsibility for older family members (47)	7
Problems with child care ((40)	7
Increased difficulties with former spouse (47)	4
Change in school (24)	4
Increased problems with the law (57)	3
Birth/adoption of a child (50)	3
Family member put into juvenille detention (68)	2
Family experienced an unwanted pregnancy (45)	2
Child experienced school problems (38)	.7
Experienced physical or sexual abuse or violence in the home (75)	0
Family member ran away from home (61)	0
Family member had an abortion (50)	0

[1] Number in parentheses represents relative weight of that item.